


EXHIBIT C

SingleSource PROPERTY SOLUTIONS		Exterior Evaluation			
Property Address:		43 COMMERCE ST, SPRING VALLEY, NY 10977			
Borrower	SHEINER, CHAYA	Inspection Date	8/9/2015	Effective Date	8/13/2015
APN	[REDACTED]	Loan #	[REDACTED]	Order ID	[REDACTED]
Company	Chewens and Associates Real Estate LLC		Name	Steve Chewens	
Phone	[REDACTED]	Fax	[REDACTED]	Email	[REDACTED]
Address	23 Lexington Hills HARRIMAN NY 10926		Distance from the Subject	15 Miles	
Vendor's License Number				Years Experience	14
License Effective Date				License Expire Date	
I. General Conditions					
Property Type	Single Family				
Occupancy	Owner				
# Of Units	1				
Data Source	Tax Records				
Assessed Value	25,200				
Land Value	6,700				
Annual Property Tax	6,923				
Property Condition	Average				
HOA	No				
HOA Fees	\$				
HOA Assoc. Name					
Phone					
Fees Include					
Monthly Rental Value	\$1,650				
Zoning:					
Current Use:	residential				
Projected Use:	SFR-Det				
FHA Case Number:					
Subject Description					
Subject was in average condition at time of inspection no repairs were noted					
Repairs					
Category	Cost		Category	Cost	
Exterior Paint	\$		Foundation	\$	
Siding / Trim Repair	\$		Fencing	\$	
Exterior Doors	\$		Landscaping	\$	
Windows	\$		Pool	\$	
Garage	\$		Other	\$	
Roof / Gutters	\$		Other	\$	
Fire Damage	\$		Other	\$	
Total Estimated Exterior Repairs		\$0			
Subject Condition and Repair Comments					
no repairs needed					

II. Subject Sales and Listing History							
Currently Listed?	No	By:	//				
List Date	Orig List Price	Current List Price	MLS#				
	\$	\$					
Prior History (36 Month)							
Original List Price	Original List Date	DOM	Date Listed	Date Sold	List Price	Sale Price	Notes
					\$	\$	
					\$	\$	
					\$	\$	
Analysis of Current and Prior Listing History:							
III. Neighborhood Market Data							
Location	Suburban	Property Values	Stable	Housing Supply is	In Balance		
Number of Listing is	Increasing		Normal Marketing Time		150		
Total # of Active Listings in the subject's specific MLS district					249		
Distressed Marketing Time (Days)					100		
Total # of Sales in the subject's specific MLS district in the past 12 months					236		
# of REO Sales in the subject's specific MLS district in the past 12 months					18		
# of Boarded Properties on Subject Street					0		
# of Rentals on the market in the subject's specific MLS district					33		
Predominant Occupancy					Owner		
Market for this type of property			Remained Stable				
Market for this type of property REO%			4				
Market for this type of property Short Sale %			4				
Range of Value is this area:			Low: \$200,000		High: \$350,000		
Functional/Economic Obsolescence			No				
Does agent feel there will be a Resale Problem?			No				
Reason there will be a Resale Problem:			no problem				
Do any environmental issues affect the value of the property?			NO				
Neighborhood Comments							
Subject is in close proximity to all amenities, schools, shopping and places of worship. The area consists of different style and size homes.							

IV. Marketing Strategy				
Value		90-120 Day Value	Repaired Value	30 Day Value
	Suggested List Price	\$239,900	\$239,900	\$210,000
	Probable Sales Price	\$229,000	\$229,000	\$200,000
Comments Regarding Pricing Strategy				
Subjects value is based upon the current market conditions, condition and comps I used. Due to the limited comps available within the subjects area resulted in comparable(s) with proximities, sales date, gla, age, and lot size that are slightly excessive of the guidelines. This does not have a significant impact on value. Sales and list data within the distance guidelines were outside the subject characteristic guidelines and would not be representative of the subject Distances traveled to comps are further than desired; however are necessary due to the limited available comps in the immediate area and to locate other similar properties.				
Unique Property Conditions				


A professional real estate Broker or Agent (referred to as Agent), will be assigned by SingleSource Property Solutions LLC to complete either an interior or an exterior curbside inspection. Available public record and prior MLS data is researched to determine the subject property and comparable data room count, gross living area, site size, last sale date, sale price and current or past listings information. The Agent will take photos and note details that include any deferred maintenance, amenities, general condition and external influences, that would affect the value and marketability of the property. Comparable sales and listings are researched via the same sources. The data is then compiled and the Agent logs into SingleSource's website, populates the data into an online form, uploads photos of the subject and comparables, and then electronically submits the completed form back to SingleSource Property.com for quality control processing. The attached opinion of Market Value has been completed outside of the Uniform Standards of Professional Appraisal Practice (USPAP). The analysis is an evaluation tool and is not considered to be an appraisal. SingleSource completes Market Value opinion requests for property listing, REO analysis, loan due diligence, modifications etc. to aid our servicing customers.

CERTIFICATION OF SALES AGENT OR BROKER

The undersigned hereby certifies and agrees that:

1. I personally took the pictures, selected comparables, and determined the price conclusion.
2. To the best of my knowledge, the statements of fact contained in this report are true and correct.
3. The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
4. I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
5. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
6. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point.

SIGNATURE

Signature 

Name Steve Chewens

Company Name Chewens and Associates Real Estate LLC

Company Address 23 Lexington Hills HARRIMAN NY 10926

Telephone Number 845-238-1115

Email Address schewens@gmail.com

Date of Report 8/9/2015

Real Estate Broker or Salesperson License Number:

License # 49CH1070965

State NY

Expiration Date of License 5/31/2017

ADDRESS OF PROPERTY

43 COMMERCE ST

SPRING VALLEY, NY 10977